

Sample article for organizations to use to reach customers (265 word count)

Customize and provide the following article in your communication vehicles for your audiences.

New IRS publication helps you find out if you qualify for a Health Coverage Exemption

Taxpayers who might qualify for an exemption from having qualifying health coverage should review a new IRS publication for information about these exemptions.

[Publication 5172, Health Coverage Exemptions](#), which includes information about how you get an exemption, is available on [IRS.gov/aca](https://www.irs.gov/aca).

The Affordable Care Act calls for each individual to have qualifying health insurance coverage for each month of the year, [have an exemption](#), or make [an individual shared responsibility payment](#) when filing his or her federal income tax return.

You may be exempt if you:

- Have no affordable coverage options because the minimum amount you must pay for the annual premiums is more than eight percent of your household income,
- Have a gap in coverage for less than three consecutive months, or
- Qualify for an exemption for one of several other reasons, including having a hardship that prevents you from obtaining coverage or belonging to a group explicitly exempt from the requirement.

On [IRS.gov/ACA](https://www.irs.gov/aca), you can find a comprehensive list of the coverage [exemptions](#).

How you get an exemption depends upon the type of exemption. You can obtain some exemptions [only from the Marketplace](#) in the area where you live, others only from the IRS when you file your income tax return, and others from either the Marketplace or the IRS.

Additional information about exemptions is available on the [Individual Shared Responsibility Provision](#) web page on [IRS.gov](https://www.irs.gov). The page includes a link to a chart that shows the types of exemptions available and how to claim them. For additional information about how to get exemptions that may be granted by the Marketplace, visit [HealthCare.gov/exemptions](https://www.healthcare.gov/exemptions).